

Certificate Number: 15111-PAE-DE-039446262

Bankruptcy Case Number: 20-11055



15111-PAE-DE-039446262

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 16, 2025, at 12:59 o'clock AM EDT, Lula Marie Wilson Toe completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 16, 2025 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education